

REMARKS

Claims 35-49 and 51-65 are submitted for consideration herein. Claims 35, 39, 40, and 48 have been amended, however, no new claims have been added and no claims have been cancelled by the above noted claim amendments. Entry of the above noted claim amendments and consideration of claims 35-49 and 51-65 is respectfully requested in view of the following remarks.

Applicants have submitted herewith a Request for Continued Examination under 37 CFR §1.114. Applicants hereby submit this amendment in conjunction with the Request to satisfy the submission requirement set forth in §1.114.

Applicants submit that each of the submitted claims contain subject matter that is both novel and unobvious over the prior art, and more particularly, Applicants submit that each of the above noted claims recited limitations related to an intermediary account, which is not taught, show, or even suggested by the prior art cited in the previous Office Actions. As such, the Examiner's careful consideration of the pending claims is respectfully requested.

Additionally, Applicants hereby request a telephonic interview with the Examiner prior to the issuance of the next substantive Office Action, so that the prosecution of the application may be expedited. Applicants believe that an interview will benefit both the Examiner and Applicants, as the interview will allow both parties to discuss the distinctions between the intermediary account recited in each of Applicants' claims and the elements cited in the prior art that the Office believes are equivalent to the intermediary account recited in Applicants' claims. Upon review of this amendment, the Examiner is kindly asked to contact the undersigned attorney to arrange for a convenient time to conduct the requested interview.

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Applicants believe that this amendment has addressed all outstanding issues, and therefore, entry and consideration of this amendment, along with the Request for Continued Examination attached hereto, is respectfully requested.

Respectfully submitted,

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Certificate of Service
I hereby certify that this correspondence is being filed with the U.S. Patent and Trademark Office via EFS-Web on <u>11/19/07</u> .
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